

REMARKS

I. Status Of The Claims

Claims 1-106 are pending in this application, of which claims 1-7, 10-29, 53, 54, 60, 61, 63, 65, 67, 69, and 72-106 are withdrawn from consideration.

Claims 56-58 are rejected under 35 U.S.C. 112, second paragraph.

Claims 8, 9, 30-52, 55, 59, 62, 64, 66, 68, 70, and 71 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson (U.S. Application No. 2001/0018739) in view of Ginter (U.S. Patent No. 6,427,140).

Claim 8 is independent.

II. Rejection Under 35 U.S.C. § 112

The Office Action rejects dependent claims 56-58 under 35 U.S.C. 112, second paragraph, stating:

“... the Applicant argues that the rejection is effectively resolved by directing the Examiner’s attention to p. 19, lines 17-23 of the disclosure of the present application. The section referred to contains the term ‘... might need to alter ...’, which maintains the rejection under 35 U.S.C. 112, second paragraph, and renders the section as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention”.

Applicants respectfully disagree with the Office Action’s contention that “... might need to alter ...” of p. 19 lines 17-23 “maintains the rejection under 35 U.S.C. 112 ... and renders the section as being indefinite”.

Applicants respectfully submit that the language “... might need to alter ...” of p.

19 lines 17-23 is part of discussion of the optional operation of “alter[ing] the attributes of the vault prior to transmission to the clearing bank”, and does not introduce any indefiniteness:

“[i]n embodiments where this was not the case, the DRM-V software might need to alter the attributes of the vault prior to transmission to the clearing bank to allow full or limited access by the clearing bank or members of the law enforcement or bank regulatory communities for on-line, real time research capabilities through the various system databases, such as the cleared transactions database or pending transaction database”
(see disclosure of the present application, p. 19 lines 19-23; emphasis added).

In view of at least the foregoing, and Applicants’ response to the last office action, Applicants respectfully request that the rejection under 35 U.S.C. 112 be withdrawn.

III. Rejection Under 35 U.S.C. § 103(a)

The Office Action rejects independent claim 8 under 35 U.S.C. 103(a) as being unpatentable over Anderson in view of Ginter.

Applicants note that claim 8, as amended herewith, sets forth:

“... a first entity transmitting to the first entity’s clearing bank a cash request electronic mail message, said message requesting that an electronic representation of cash be sent to a specified second entity; and

the first entity’s clearing bank transmitting as an electronic mail message attachment to the second entity’s clearing bank, a digital rights management vault containing said electronic representation of cash,

wherein one or more sending-user-specified security attributes are set for the vault”.
(emphasis added)

Applicants note that Anderson not only fails to disclose, teach, or suggest such

sending-user-specified security attributes, but Anderson's use of bank verification teaches away from the use of sending-user-specified security attributes.

In view of at least the foregoing, Applicants respectfully submit that claim 8, as well as those claims that depend therefrom, are in condition for allowance.

CONCLUSION

Applicants respectfully submit that this application is in condition for allowance for which action is earnestly solicited.

If a telephone conference would facilitate prosecution of this application in any way, the Examiner is invited to contact the undersigned at the number provided.

AUTHORIZATION

The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4002. **A DUPLICATE OF THIS DOCUMENT IS ATTACHED.**

Furthermore, in the event that a further extension of time is required, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of

sending-user-specified security attributes, but Anderson's use of bank verification teaches away from the use of sending-user-specified security attributes.

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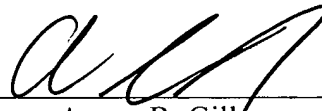
time or credit any overpayment for an extension of time to the above-noted Deposit Account and
Order No.

Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

Dated: October 11, 2005

By:

A handwritten signature in black ink, appearing to read 'A. R. Gill', is written over a horizontal line.

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